

SCBT FINANCIAL CORPORATION

	CPP Disbursement Date 01/16/2009	RSSD (Holding Company) 1133437	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$2,700	\$3,593	33.1%		
Loans	\$2,221	\$2,660	19.8%		
Construction & development	\$467	\$483	3.3%		
Closed-end 1-4 family residential	\$420	\$578	37.6%		
Home equity	\$249	\$265	6.7%		
Credit card	\$0	\$0			
Other consumer	\$68	\$79	16.2%		
Commercial & Industrial	\$184	\$201	8.9%		
Commercial real estate	\$747	\$937	25.5%		
Unused commitments	\$422	\$474	12.4%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$103	\$84	-18.2%		
Asset-backed securities	\$0	\$0			
Other securities	\$91	\$133	45.3%		
Cash & balances due	\$81	\$84	3.9%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$125	\$230	84.6%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$127	\$237	86.4%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$2,378	\$3,224	35.6%		
Deposits	\$2,107	\$3,007	42.7%		
Total other borrowings	\$247	\$194	-21.6%		
FHLB advances	\$80	\$0	-100.0%		
Equity					
Equity capital at quarter end	\$323	\$369	14.5%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$29	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	9.8%	8.4%	--		
Tier 1 risk based capital ratio	12.3%	13.2%	--		
Total risk based capital ratio	14.3%	14.4%	--		
Return on equity ¹	2.4%	1.0%	--		
Return on assets ¹	0.3%	0.1%	--		
Net interest margin ¹	4.5%	4.6%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	75.4%	23.9%	--		
Loss provision to net charge-offs (qtr)	145.8%	108.7%	--		
Net charge-offs to average loans and leases ¹	1.3%	1.5%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	5.0%	13.6%	0.4%	0.9%	--
Closed-end 1-4 family residential	2.0%	9.9%	0.3%	0.3%	--
Home equity	0.3%	1.0%	0.1%	0.2%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.6%	4.2%	0.8%	1.5%	--
Commercial & Industrial	0.7%	4.7%	0.3%	0.9%	--
Commercial real estate	2.0%	5.5%	0.3%	0.1%	--
Total loans	2.2%	7.5%	0.3%	0.4%	--